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PATENT

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Attorney Docket No.: 16222U-016600US Client Ref. No.: 3530

On October 25, 2005

TOWNSEND and CREW LLP

Andrea S. Beck

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Confirmation No. 6693

Loc Nguyen

Examiner:

Diane I. Lee

Application No.: 10/661,380

Technology Center/Art Unit: 2876

Filed: September 12, 2003

<u>AMENDMENT</u>

For: METHOD AND SYSTEM FOR PROVIDING INTERACTIVE

CARDHOLDER REWARDS IMAGE

REPLACEMENT

Customer No.: 20350

Commissioner for Patents P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed July 1, 2005, please enter the following

amendments and remarks:

Amendments to the Abstract begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks/Arguments begin on page 16 of this paper.

10/26/2005 HDEMESS1 00000086 201430 10661380

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